

United States Bankruptcy Court
Eastern District of Virginia
600 Granby St., Room 400
Norfolk, VA 23510

Case Number 11-72843-SCS
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Crystal Lynn Miller
pka Crystal Lynn Waller
1313 Pine Cone Circle
Virginia Beach, VA 23453

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):

Debtor: xxx-xx-6308

Employer Tax-Identification (EIN) No(s), (if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Crystal Lynn Miller is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: October 3, 2011

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Crystal Lynn Miller
 Debtor

Case No. 11-72843-SCS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-8

User: admin
 Form ID: B18

Page 1 of 2
 Total Noticed: 62

Date Rcvd: Oct 04, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2011.

db
 10526782 +Crystal Lynn Miller, 1313 Pine Cone Circle, Virginia Beach, VA 23453-2707
 10526782 +Breedon Property Mgt, Emerald Point, 115 S. Lynnhaven Rd #10, Virginia Beach, VA 23452-7422
 10526783 Capitol Credit Service, PO Box 496, Dover, DE 19903-0496
 10526784 +Circle D Food Mart, 971 Virginia Beach Blvd., Virginia Beach, VA 23451-5679
 10526785 +City of Virginia Beach, Department of Public Utilities, Bldg. 2 - 2405 Courthouse Dr.,
 Virginia Beach, VA 23456-9121
 10526786 +Comcast, P.O. Box 196, Newark, NJ 07101-0196
 10526787 +Cox communications, PO Box 62549, Virginia Beach, VA 23466-2549
 10526789 +Credit Control Corp, 11821 Rock Landing Drive, Newport News, VA 23606-4207
 10526795 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
 (address filed with court: Dominion Virginia Power, P.O. Box 26666, Richmond, VA 23261-0000)
 10526790 +David Dickerson, 115 S. Lynnhaven Road, Virginia Beach, VA 23452-7422
 10526791 Debt Recovery Solutions, LLC, PO Box 9001, Westbury, NY 11590-9001
 10526792 +Delaware Electric Cooperative, 14198 Sussex Highway, Greenwood, DE 19950-6009
 10526793 Delmarva Power, 800 N. King St. Ste.#400, Wilmington, DE 19801-3543
 10526794 DirecTV, PO Box 6550, Englewood, CO 80155-6550
 10526797 +Enterprise Rent-a-car, 3269 Virginia Beach Blvd, Virginia Beach, VA 23452-5754
 10526798 Express Credit, 74923 Highway 111, Indian Wells, CA 92210-0000
 10526799 +First National Bank, P.O. Box 868, Omaha, NE 68101-0868
 10526801 +Genesis Financial Solutions, PO Box 4444, Beaverton, OR 97076-4444
 10526802 Guthy-Renker, PO Box 11448, Des Moines, IA 50336-1448
 10526803 +Harbour Group Management, 999 Waterside Dr.Ste.2300, Norfolk, VA 23510-3324
 10526805 +IC System, Inc., P.O. Box 64378, Saint Paul, MN 55164-0378
 10526806 +Joe Bowser, 512 Carnaby Court, Virginia Beach, VA 23454-3448
 10526809 +Money Mart, 1375 E. Little Greek Rd., Norfolk, VA 23518-3919
 10526810 +Movie Time Video, RARS, P.O. Box 12632, Norfolk, VA 23541-0632
 10526811 +Nanticoke Hospital, 801 Middleford Rd., Seaford, DE 19973-3636
 10526812 +National Credit Adjusters, P.O. Box 3023, Hutchinson, KS 67504-3023
 10526814 +Papa John's Pizza, 7639 Granby Street, Norfolk, VA 23505-2508
 10526815 +Payliance, 2612 Jackson Ave. W, Oxford, MS 38655-5405
 10526816 +Peninsula General Hospital, 100 E. Carroll Street, Salisbury, MD 21801-5493
 10526817 +Pmichaelmk, 18609 Union Tpyke, Fresh Meadows, NY 11366-1733
 10526819 +Quick Cash, 434 Newtown Road, Virginia Beach, VA 23462-5619
 10526820 +Regency Apartments, 1000 Regent University Drive, Virginia Beach, VA 23464-5037
 10526821 Rent A Center, 5957 E. VA Beach Blvd., Norfolk, VA 23502-2463
 10526822 +Results Unlimited, 244 Mustang Trail, Virginia Beach, VA 23452-7510
 10526824 +Salute, Po Box 105555, Atlanta, GA 30348-5555
 10526825 Salute Visa Gold, PO Box 105555, Atlanta, GA 30348-5555
 10526826 +Sentara Virginia Beach General, 1060 First Colonial Rd., Virginia Beach, VA 23454-3002
 10526827 Slendertone Distribution Inc., 500 Harrison St., Ste. 114, Hoboken, NJ 07030-0000
 10526828 +Smart Start, 2525 Oconee Ave # 104, Virginia Beach, VA 23454-3997
 10565736 +Sykes Bourdon Ahern & Levy, PC, 5th Floor, Pembroke One Bldg, 281 Independence Blvd,
 Virginia Beach VA 23462-2989
 10526830 +Titlemax of Virginia Beach #1, 4288 Holland Road, Virginia Beach, VA 23452-1907
 10526831 +Urban Trust Bank, 10251 Shops Lane, Jacksonville, FL 32258-7406
 10526833 +Virginia Electric & Power, C/O Lane & Hamner, P.C., 3520-A Courthouse Road,
 Richmond, VA 23236-1479
 10526834 +Virginia Natural gas, PO Box 70840, Charlotte, NC 28272-0840
 10526835 +Web Bank, 8405 Sw Nimbus Ave, Beaverton, OR 97008-7185
 10526836 +Webbank, Po Box 4865, Beaverton, OR 97076-4865
 10526838 +Z-tel Communications, PO Box 2036, Warren, MI 48090-2036

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

10526779 EDI: AFNIRECOVERY.COM Oct 05 2011 03:53:00 Afni, Inc., PO Box 3427,
 Bloomington, IL 61702-3427
 10589688 +EDI: ATLASACQU.COM Oct 05 2011 03:53:00 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 10526781 E-mail/Text: bankruptcy@bbandt.com Oct 05 2011 04:09:02 BB&T, PO Box 580044,
 Charlotte, NC 28258-0044
 10526780 EDI: BANKAMER2.COM Oct 05 2011 03:53:00 Bank of America, PO Box 15184,
 Wilmington, DE 19850-5184
 10526788 +EDI: CCS.COM Oct 05 2011 03:53:00 Credit Collection Services, P.O. Box 9137,
 Needham Heights, MA 02494-9137
 10526796 EDI: ECMC.COM Oct 05 2011 03:53:00 ECMC, PO Box 64909, Saint Paul, MN 55164-0909
 10526800 +EDI: AMINFOFF.COM Oct 05 2011 03:53:00 First Premier Bank, 3820 N Louise Ave,
 Sioux Falls, SD 57107-0145
 10526805 +EDI: ICSYSTEM.COM Oct 05 2011 03:53:00 IC System, Inc., P.O. Box 64378,
 Saint Paul, MN 55164-0378
 10526807 +E-mail/Text: mgr@collection-professionals.com Oct 05 2011 04:29:42 Marauder Co.,
 74923 US Highway 111, Indian Wells, CA 92210-7134
 10526808 +EDI: MIDB.COM Oct 05 2011 03:53:00 Midland Credit Management, 8875 Aero Dr. Ste 200,
 San Diego, CA 92123-2255
 10526813 +E-mail/Text: ustpreion04.no.ecf@usdoj.gov Oct 05 2011 04:44:20 Office of the U.S. Trustee,
 200 Granby Street, Suite 625, Norfolk, VA 23510-1814

District/off: 0422-8

User: admin
Form ID: B18

Page 2 of 2
Total Noticed: 62

Date Rcvd: Oct 04, 2011

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

10526818 EDI: PRA.COM Oct 05 2011 03:53:00 Portfolio Recovery Associates, 120 Corporate Blvd,
Norfolk, VA 23502-0000
10526823 +EDI: PHINRJMA.COM Oct 05 2011 03:53:00 RJM Acquisitions LLC, P.O. Box 12023,
BAD ADDRESS!!!, Hauppauge, NY 11788-0816
10526829 +EDI: NEXTEL.COM Oct 05 2011 03:53:00 Sprint, PO Box 105243, Atlanta, GA 30348-5243
10526832 +EDI: AFNIVERIZONE.COM Oct 05 2011 03:53:00 Verizon Virginia Incorporated,
500 Technology Dr., Saint Charles, MO 63304-2225
10526837 +EDI: WESTASSET.COM Oct 05 2011 03:53:00 West Asset Management, 220 Sunset Boulevard,
Sherman, TX 75092-7466

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
10526804 ##+Hollywood Video, 629 Newtown Road, Virginia Beach, VA 23462-1652

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2011

Signature:

